



Order Filed on November 6, 2020
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY
Caption in Compliance with D.N.J. LBR 9004-2(c) Friedman Vartolo LLP 85 Broad Street- Suite 501 New York, New York 10004 bankruptcy@friedmanvartolo.com T: (212) 471-5100 F: (212) 471-5150 Attorneys for Secured Creditor SN Servicing Corporation as servicer for U.S. Bank Trust National Association as Trustee of the Chalet Series IV Trust
In Re: Charles Morelli Debtor

Case No.: 17-33664-CMG

Chapter: 13

Hearing Date:
November 4, 2020

Hon. Judge:
Christine M. Gravelle

CONSENT ORDER RESOLVING POST-PETITION DEFAULT

The consent order set forth on the following pages, numbered two (2) through three (3), is hereby
ORDERED.

DATED: November 6, 2020



Honorable Christine M. Gravelle
United States Bankruptcy Judge

Applicant: SN Servicing Corporation as servicer for U.S. Bank Trust National
Association as Trustee of the Chalet Series IV Trust
Applicant's Counsel: Friedman Vartolo LLP
Debtor's Counsel: Joseph Casello, Esq.
Property (Collateral): 1 Lorelei Drive, Howell Township, NJ 07731

For good cause shown, it is **ORDERED** that Debtor's post-petition default is resolved, subject to the following conditions:

1. Status of Post-Petition Arrearages:

- The Debtor is overdue for 6 months, from May 1, 2020 to October 1, 2020.
- The Debtor is overdue for 6 payments at \$2,107.93 per month.
- The Debtor owes \$690.04 in accrued post-petition late charges.
- The Debtor has \$31.82 in post-petition suspense.

Total Arrearages Due: \$13,305.80

2. Cure for Post-Petition Arrearages:

- The total arrears in the amount of \$13,305.80 will be payable through the modified Chapter 13 Plan filed September 2, 2020 in addition to the pre-petition arrears set forth in Claim 3-1 in the amount of \$31,839.04.
- Beginning on November 1, 2020, regular monthly payments shall resume in the amount of \$2,107.93, or as further defined by the terms of the Note, Mortgage, or any payment change notices.

3. Payments to the Secured Creditor shall be made to the following address:

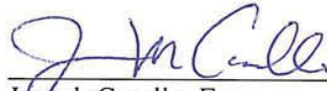
Payments: SN Servicing Corporation
P.O. Box 660820
Dallas, TX 75266

- In the event of default:

If the Debtor fails to make the regular monthly payments within thirty (30) days of the date the payments are due, then the Secured Creditor may obtain an Order Vacating the Automatic Stay as to the Collateral by filing, with the Bankruptcy Court, Certification specifying the Debtor's failure to comply with this Order. At the time the Certification is filed with the

Court, a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtor, and the Debtor's Attorney.

The undersigned hereby consent to the form and entry of the foregoing order.



Joseph Casello, Esq.
Attorney for Debtor

/s/ Jonathan Schwalb, Esq.
Jonathan Schwalb, Esq.
Attorney for Secured Creditor

In re:
Charles Morelli
Debtor(s)

Case No. 17-33664-CMG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Nov 06, 2020

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 08, 2020:

Recip ID	Recipient Name and Address
db	+ Charles Morelli, 1 Lorelei Drive, Howell, NJ 07731-2845

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 08, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 6, 2020 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Andrew L. Spivack	on behalf of Creditor WELLS FARGO BANK N.A. andrew.spivack@brockandscott.com, wbecf@brockandscott.com
Denise E. Carlon	on behalf of Creditor MTGLQ Investors LP dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Jonathan C. Schwalb	on behalf of Creditor SN Servicing Corporation as servicer for U.S. Bank Trust National Association as Trustee of the Chalet Series IV Trust bankruptcy@friedmanvartolo.com
Joseph Casello	

District/off: 0312-3

User: admin

Page 2 of 2

Date Rcvd: Nov 06, 2020

Form ID: pdf903

Total Noticed: 1

on behalf of Debtor Charles Morelli jcasello@cvclaw.net jcasello627@gmail.com

Kevin Gordon McDonald

on behalf of Creditor MTGLQ Investors LP kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com

Sherri Jennifer Smith

on behalf of Creditor WELLS FARGO BANK N.A. ssmith@pincuslaw.com, nj.bkecf@fedphe.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9